Case 16-00968 Filed 01/13/16 Entered 01/13/16 11:52:39 Doc 1 Desc Main Document Page 1 of 59 Fill in this information to identify your case: United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Chapter you are filing under: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Check if this an ■ Chapter 13 amended filing B 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Your full name Write the name that is on **Daniel** Lisa your government-issued First name First name picture identification (for

example, your driver's license or passport). Middle name Middle name Bring your picture Wilson Wilson identification to your Last name and Suffix (Sr., Jr., II, III) Last name and Suffix (Sr., Jr., II, III) meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal xxx-xx-8072 xxx-xx-2763 **Individual Taxpayer** Identification number (ITIN)

Daniel Wilson Debtor 1 Debtor 2 Lisa Wilson

Document

Case number (if known) About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and Employer Identification Numbers (EIN) you have I have not used any business name or EINs. I have not used any business name or EINs. used in the last 8 years Business name(s) Include trade names and Business name(s) doing business as names EINs **EINs** If Debtor 2 lives at a different address: Where you live 130 Laurie Lane Oswego, IL 60543 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Kendall County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this above, fill it in here. Note that the court will send any mailing address. notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Check one: Why you are choosing Check one: this district to file for bankruptcy Over the last 180 days before filing this Over the last 180 days before filing this petition, I

- petition, I have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

- have lived in this district longer than in any other district.
- I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debt Debt	Case 16- for 1 Daniel Wilson tor 2 Lisa Wilson	00968	Doc 1	Filed 01/13/16 Document	Entered 01/13/16 Page 3 of 59 Case	11:52:39	Desc Main	
Part	2: Tell the Court About	Your Bank	ruptcy Cas	e				
7.	The chapter of the Bankruptcy Code you are	Check on (Form 20	e. (For a br 10)). Also, g	ief description of each, se to the top of page 1 and	e <i>Notice Required by 11 U.S</i> d check the appropriate box.	S.C. § 342(b) for l	ndividuals Filing for Bankruptcy	
	choosing to file under	☐ Chapt	ter 7					
		☐ Chap	ter 11					
		☐ Chap	ter 12					
		■ Chap	ter 13				·	
В.	How you will pay the fee	abo ord a p	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
				the fee in installments. in Installments (Official F		n and attach the	Application for Individuals to Pay	
		but tha	t is not requ	ired to, waive your fee, ar	nd may do so only if your inc	ome is less than ' installments). If ye	r Chapter 7. By law, a judge may, 150% of the official poverty line ou choose this option, you must fill file it with your petition.	
9.	Have you filed for	□ No.				<u></u>		
	bankruptcy within the last 8 years?	■ Yes.						
			District	Northern District of Illinois	When 12/28/11	Case nur	nber 11-51554	
			District		When	Case nur	mber	
			District		When	Case nur	nber	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor		-	Relationsh		
			District		When		ber, if known	
			Debtor		1AU	Relationsh	nip to you ber, if known	
			District		When	Case num	Dei, ii kilowii	
11.	Do you rent your residence?	■ No.	Go to li				to atom in your regidence?	
		☐ Yes.			iction judgment against you	and do you want	to stay iii your residence:	
			-	No. Go to line 12.	ant About an Eviation ludes	nant Against Vou	(Form 101A) and file it with this	
				Yes. Fill out <i>Initial Staten</i> bankruptcy petition.	ent About an Eviction Judgr	neni Againsi You	(Form 101A) and file it with this	

	otor 1 otor 2	Case 16- Daniel Wilson Lisa Wilson	00968	Doc 1	Filed 01/13/1 Document	6 Entered 01/ Page 4 of 59	/13/16 11:52:39 9 Case number (if known)	Desc Main
Par	t 3:	Report About Any Bu	sinesses	You Own as	a Sole Proprietor	·		
12.	of an	ou a sole proprietor y full- or part-time ness?	■ No.	Go to Pa	t 4.			
			☐ Yes.	Name an	d location of business	3		
	busin an in sepa as a	e proprietorship is a ess you operate as dividual, and is not a rate legal entity such corporation, ership, or LLC.		Name of	business, if any			
	If you	have more than one proprietorship, use a rate sheet and attach		Number,	Street, City, State & 2	ZIP Code		
		nis petition.		☐ He	ealth Care Business (lescribe your business: as defined in 11 U.S.C.	. § 101(27A))	
						te (as defined in 11 U.S	• , ,,	
						I in 11 U.S.C. § 101(53 defined in 11 U.S.C. §		
				_	one of the above	defined in 11 0.5.C. §	101(6))	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Bankruptcy Code and are you a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most recent balance she operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, following the filing under Chapter 11. For a definition of small business debtor, see 11					ecent balance sheet, statement of do not exist, follow the procedure			
		. § 101(51D).	□ No.	I am filing Code.	under Chapter 11, bu	it I am NOT a small bu	siness debtor according t	o the definition in the Bankruptcy
			☐ Yes.	l am filing	under Chapter 11 an	d I am a small busines	s debtor according to the	definition in the Bankruptcy Code.
Part	4:	Report if You Own or	Have Any	Hazardous I	Property or Any Prop	perty That Needs Imm	ediate Attention	
14.	Do yo	u own or have any	■ No.			-		Section (Control of the Control of t
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety?		☐ Yes.	What is the h	nazard?			
	prope	you own any rty that needs diate attention?		If immediate needed, why	attention is is it needed?	100 Aug. 100		
	perish livesto or a b	ample, do you own able goods, or ck that must be fed, uilding that needs repairs?		Where is the	property?			
					Numb	er, Street, City, State & Zip) Code	

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Daniel Wilson Debtor 1 Debtor 2 Lisa Wilson

Document

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether vou have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

I am currently on active Active duty. military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement. attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about	credit
counseling because of:		

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

I am currently on active military duty Active duty. in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-00968 Doc 1 Filed 01/13/16 Entered 01/13/16 11:52:39 Desc Main Debtor 1 **Daniel Wilson** Document Page 6 of 59 Debtor 2 Lisa Wilson Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No Chapter 7? Do you estimate that ☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1.000-5.000 25,001-50,000** 1-49 you estimate that you **5001-10,000 50,001-100,000** 50-99 owe? **1**0,001-25,000 100-199 ☐ More than 100,000 **200-999** 19. How much do you □ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to **□** \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? ☐ \$100,001 - \$500,000 □ \$50.000.001 - \$100 million □ \$10.000.000.001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion ■ \$500,001 - \$1 million 20. How much do you ☐ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ \$500,001 - \$1 million ■ More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571 Daniel Wilson Lisa Wilson

Signature of Debtor 2

Executed on

01/13/2016

MM / DD / YYYY

Signature of Debtor 1

MM/DD/

Executed on

Entered 01/13/16 11:52:39 Case 16-00968 Doc 1 Filed 01/13/16 Desc Main **Daniel Wilson** Page 7 of 59 Debtor 1 Document Debtor 2 Lisa Wilson Case number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed For your attorney, if you are represented by one under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information If you are not represented by an attorney, you do not need in the schedules filed with the petition is incorrect. to file this page. C David Ward
Signature of Attorney for Debtor Date C David Ward Printed name C. David Ward Firm name 1480 N. Orchard Rd. Ste. 110 Aurora, IL 60506 Number, Street, City, State & ZIP Code

Email address

cdward1945@yahoo.com

Contact phone (630) 585-3164

Bar number & State

Certificate Number: 15725-ILN-CC-026200323



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>September 14, 2015</u>, at <u>12:55</u> o'clock <u>PM EDT</u>, <u>Daniel Wilson</u> received from <u>001 Debtorce</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Northern District of Illinois</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 14, 2015 By: /s/Jonathan Todd

Name: Jonathan Todd

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 15725-ILN-CC-026200324



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>September 14, 2015</u>, at <u>12:55</u> o'clock <u>PM EDT</u>, <u>Lisa Wilson</u> received from <u>001 Debtorce</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Northern District of Illinois</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: September 14, 2015 By: /s/Jonathan Todd

Name: Jonathan Todd

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

			FAUE TO OLDS	
ill in this infor	mation to identify your	case:		
Debtor 1	Daniel Wilson			
	First Name	Middle Name	Last Name	
Debtor 2	Lisa Wilson			
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF	FILLINOIS	
Case number _				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

•			
Par	1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	111,142.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	543,120.72
	1c. Copy line 63, Total of all property on Schedule A/B	\$	654,262.72
Par	2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	198,509.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	24,100.84
	Your total liabilities	\$	222,609.84
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,825.45
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,328.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a persona	ıl, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

		Document	Page 11 of 59	
Debtor 1	Daniel Wilson		3	
Debtor 2	Lisa Wilson		Case number (if known)	

	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	8,002.30
--	--	----	----------

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim	
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ca	se 16-00968	Doc 1		01/13/16 ument	Entered 01/13/ Page 12 of 59	16 11:52	::39 De	sc M	ain
Fill	in this infor	mation to identify yo	our case and t							
Deb	otor 1	Daniel Wilson								
		First Name	Midd	le Name		Last Name				
	otor 2	Lisa Wilson First Name	N 4: al al	le Name		Last Name				
	use, if filing)									
Unit	ted States Ba	nkruptcy Court for the	e: NORTHER	RN DISTI	RICT OF ILLIN	IOIS				
Cas	e number _									Check if this is an mended filing
SC n ead t fits	chedul ch category, so best. Be as co space is need	omplete and accurate a	ribe items. List as possible. If two	wo married m. On the	d people are fili top of any addi	asset fits in more than one ng together, both are equal tional pages, write your na or Have an Interest In	ly responsible	for supplying	correct	information. If
1. D c	you own or h	ave any legal or equita	ble interest in a	ny resider	nce, building, la	nd, or similar property?				
	No. Go to Par									
1.1	Yes. Where is	s the property?		What	is the property	? Check all that apply.				
	130 Laurie				Single-family h	ome	Do not deduct secured cla			
	Street address, if available, or other description			Duplex or multi	•		amount of any secured claims on Creditors Who Have Claims Secu			
					Manufactured of	or mobile home	Current va	aluo of the	Curr	ent value of the
	Oswego	IL 6	0543-0000		Land		entire pro			on you own?
	City	State	ZIP Code		Investment pro	perty	\$1	11,142.00	_	\$111,142.00
					Timeshare					
				Whal	Other	in the property? Check				nership interest the entireties, or
				one.	ias an interest	in the property? Check	`	te), if known.		ano ontinocioo, or
					Debtor 1 only					
	Kendall				Debtor 2 only					
	County			_	Debtor 1 and D	ebtor 2 only	☐ Chec	k if this is com	munity	property
						the debtors and another	(instructions)	-	
					information yo rty identification	u wish to add about this ite on number:	m, such as lo	cal		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......

\$111,142.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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Debt		Daniel Wilson Lisa Wilson	Ca	se number <i>(if known)</i>	
3. C a	rs, van	ns, trucks, tractors, sport	utility vehicles, motorcycles	_	
	No				
	Yes				
3.1	Make:		Who has an interest in the property? Check one.		I claims or exemptions. Put ured claims on Schedule D:
	Model		Debtor 1 only	Creditors Who Have C	Claims Secured by Property.
	Year:	2003	Debtor 2 only	Current value of the	Current value of the
		ximate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other	information:	At least one of the debtors and another		
			Check if this is community property (see instructions)	\$1,500.00	\$1,500.00
3.2	Make:	Ford	Who has an interest in the property? Check one.		I claims or exemptions. Put
3.2	Model	<u>- </u>	Debtor 1 only		ured claims on Schedule D: Claims Secured by Property.
	Year:	2010	Debtor 2 only	Creditors Who have C	ыання Secured by Property.
		ximate mileage:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
		information:	☐ At least one of the debtors and another	ontil o proporty.	portion you ourn
			- At least one of the destrict and another		
			☐ Check if this is community property (see instructions)	\$10,000.00	\$10,000.00
	Yes				
			n you own for all of your entries from Part 2, including ar 2. Write that number here		\$11,500.00
Part 3	Desc	cribe Your Personal and Hou	sehold Items		
			litable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
E		Id goods and furnishings s: Major appliances, furnitu	; re, linens, china, kitchenware		
	Yes. I	Describe			
		Househ	old goods and furnishings.		\$500.00
	ectroni kample	s: Televisions and radios; a	audio, video, stereo, and digital equipment; computers, printe meras, media players, games	rs, scanners; music coll	ections; electronic devices
	No Yes. I	Describe			
E:	kample.	les of value s: Antiques and figurines; p other collections, memor	paintings, prints, or other artwork; books, pictures, or other areabilia, collectibles	t objects; stamp, coin, o	r baseball card collections;
	No Vec 1	Describe			
		resultine			

Official Form 106A/B

Case 16-00968 Doc 1 Filed 01/13/16 Entered 01/13/16 11:52:39 Desc Main Page 14 of 59 Document Debtor 1 **Daniel Wilson** Debtor 2 Lisa Wilson Case number (if known) 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$500.00 Wearing apparel. 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,000.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash on \$100.00 hand. 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes.....

Official Form 106A/B Schedule A/B: Property page 3

Earthmover's Credit Union checking account.

17 1

\$1,916.23

Case 16-00968 Doc 1 Filed 01/13/16 Entered 01/13/16 11:52:39 Desc Main Page 15 of 59 Document **Daniel Wilson** Debtor 1 Debtor 2 Lisa Wilson Case number (if known) 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: **IBEW Local 461 Defined Contribution** \$528,604.49 **Pension Plan** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

Dahtar 4	Case 16-00968	Doc 1	Filed 01/13/16 Document	Entered 01/13/16 11:52:39 Page 16 of 59	Desc Main
Debtor 1 Debtor 2	Daniel Wilson Lisa Wilson			Case number (if known)	
■ No	efunds owed to you . Give specific information al	pout them, inc	luding whether you alre	eady filed the returns and the tax years	
Exan ■ No	y support nples: Past due or lump sum Give specific information		usal support, child supp	ort, maintenance, divorce settlement, proper	ty settlement
Exan	amounts someone owes ynples: Unpaid wages, disabilibenefits; unpaid loans . Give specific information	ty insurance p		efits, sick pay, vacation pay, workers' comp	ensation, Social Security
	·				
	ests in insurance policies oples: Health, disability, or life	e insurance; h	ealth savings account (HSA); credit, homeowner's, or renter's insura	ance
■ No □ Yes	. Name the insurance compa Com	any of each pop pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you some	nterest in property that is d are the beneficiary of a living cone has died. . Give specific information			ed isurance policy, or are currently entitled to re	ceive property because
Exan ■ No	as against third parties, who			it or made a demand for payment s to sue	
■ No	. Describe each claim	ed claims of	every nature, includin	g counterclaims of the debtor and rights	to set off claims
35. Any f i	nancial assets you did not	already list			
■ No □ Yes	. Give specific information				
				ny entries for pages you have attached	\$530,620.72
Part 5: D	escribe Any Business-Related	Property You C	Own or Have an Interest In	. List any real estate in Part 1.	
No. G	own or have any legal or equitons to Part 6. Go to line 38.	able interest in	any business-related pro	perty?	
	escribe Any Farm- and Comme you own or have an interest in far			or Have an Interest In.	
	ou own or have any legal or o. Go to Part 7.	equitable in	terest in any farm- or o	commercial fishing-related property?	

Current value of the portion you own?

 \square Yes. Go to line 47.

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Debtor 1 Debtor 2	Daniel Wilson Lisa Wilson	Case number (if know	n)
			Do not deduct secured claims or exemptions.
Part 7: D	escribe All Property You Own or Have an Interest in	in That You Did Not List Above	
	ou have other property of any kind you did non ples: Season tickets, country club membership		
Yes	s. Give specific information		
	abandoning all righ executory contracts	uity LifeStyle Properties, time share. Debtors are nt, title and interest in and to said asset and any s associated therewith in full satisfaction of any debtor nor the trustee shall make any payments to	
	the creditor.	debter nor the tructee onthis make they payments to	Unknow
54. Add	the dollar value of all of your entries from P	Part 7. Write that number here	\$0.00
Part 8: L	ist the Totals of Each Part of this Form		
55. Part	: 1: Total real estate, line 2		\$111,142.0
56. Part	2: Total vehicles, line 5	\$11,500.00	
	3: Total personal and household items, line	e 15 \$1,000.00	
	4: Total financial assets, line 36	\$530,620.72	
59. Part	5: Total business-related property, line 45	\$0.00	
60. Part	6: Total farm- and fishing-related property,	line 52 \$0.00	
61. Part	7: Total other property not listed, line 54	+ \$0.00	

\$543,120.72

Copy personal property total

63. **Total of all property on Schedule A/B**. Add line 55 + line 62

62. Total personal property. Add lines 56 through 61...

Official Form 106A/B Schedule A/B: Property page 6

\$543,120.72

\$654,262.72

		DUGUITE	III FAUE 10 01 33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Daniel Wilson			
	First Name	Middle Name	Last Name	
Debtor 2	Lisa Wilson			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the Property You Claim as Exe	empt
---------	--	------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2010 Ford Escape Line from Schedule A/B: 3.2	\$10,000.00		\$3,825.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale 74 B. G.E			100% of fair market value, up to any applicable statutory limit	
2010 Ford Escape	\$10,000.00		\$2,541.00	735 ILCS 5/12-1001(c)
Line Holli Golledale A/D. 3.2			100% of fair market value, up to any applicable statutory limit	
Household goods and furnishings.	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line Holli Generale Add. V.1			100% of fair market value, up to any applicable statutory limit	
Wearing apparel.	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A/D. 1111			100% of fair market value, up to any applicable statutory limit	
Cash on hand. Line from Schedule A/B: 16.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line Horr Schedule A/D. 19.1			100% of fair market value, up to any applicable statutory limit	

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Lisa Wilson Debtor 2 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Earthmover's Credit Union checking** 735 ILCS 5/12-1001(b) \$1,916.23 \$1,916.23 account. Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **IBEW Local 461 Defined Contribution** 735 ILCS 5/12-1006 \$528,604.49 \$528,604.49 **Pension Plan** Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit **IBEW Local 461 Defined Contribution** 735 ILCS 5/12-1006 \$528,604.49 **Pension Plan** 100% of fair market value, up to Line from Schedule A/B: 21.1 any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

		Document	Page 20	of 59		
Fill in this informa	ation to identify you	ır case:				
Debtor 1	Daniel Wilson					
	First Name	Middle Name	Last Name			
Debtor 2	Lisa Wilson					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	cruptcy Court for the	NORTHERN DISTRICT OF ILLI	NOIS			
Case number						
(if known)					_	if this is an
					amend	led filing
Official Form	106D					
Schedule D	D: Creditors	Who Have Claims S	Secured	by Property	y	12/15
		f two married people are filing together, number the entries, and attach it to thi				
1. Do any creditors ha	ave claims secured by	your property?				
☐ No. Check to	his box and submit t	his form to the court with your other	schedules. Yo	ou have nothing else	to report on this form.	
Yes. Fill in a	all of the information	below.				
Part 1: List All	Secured Claims					
		nore than one secured claim, list the credit	tor separately for	Column A	Column B	Column C
each claim. If more th	an one creditor has a p	articular claim, list the other creditors in Pa er according to the creditor's name.		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Frd Motor (Cr	Describe the property that secures the	e claim:	\$3,634.00	\$10,000.00	\$0.00
Creditor's Name		2010 Ford Escape				
Po Box Box Omaha, NE		As of the date you file, the claim is: Clapply. Contingent	heck all that			
Number, Street, C	tity, State & Zip Code	Unliquidated				
		☐ Disputed				
Who owes the debt	t? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mortgage or secured				
Debtor 2 only		car loan)				
■ Debtor 1 and Debt	•	☐ Statutory lien (such as tax lien, mechanic's lien)				
☐ At least one of the☐ Check if this clair		Judgment lien from a lawsuit				
community debt		Other (including a right to offset)				
	INSTALLME					
	NT ACCOUNT OPENED 2/2010 Car loan for 2010 Ford					
Date debt was incurr		Last 4 digits of account number	er 8436			
						A · ·
2.2 Keybank Us Creditor's Name	sa	Describe the property that secures th		\$23,213.00	\$111,142.00	\$23,213.00
Creditor's Name		130 Laurie Lane Oswego, IL Kendall County	60543			
PO Box 948	-	As of the date you file, the claim is: Clapply.	heck all that			
Cleveland,	OH 44101	Contingent				
Number, Street, C	ity, State & Zip Code	Unliquidated				

Who owes the debt? Check one.

Debtor 1 only

Debtor 2 only

Official Form 106D

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

Schedule D: Creditors Who Have Claims Secured by Property

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Debtor 1 Daniel Wilson			Case number (if know)		
First Name Middle Na	ame Last Name	_		-	
Debtor 2 Lisa Wilson First Name Middle Na	ame Last Name	_			
i iist Name iviidule Ne	anie Last Name				
■ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Second Mo	ortgage		
Date debt was incurred	Last 4 digits of account num	ber <u>1521</u>			
2.3 M & T Bank	Describe the property that secures	the claim:	\$163,133.00	\$111,142.00	\$51,991.00
Creditor's Name	130 Laurie Lane Oswego, II Kendall County	_ 60543			
1 Fountain Plz Buffalo, NY 14203	As of the date you file, the claim is: apply. Contingent	Check all that			
Number, Street, City, State & Zip Code	■ Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only	☐ An agreement you made (such as	mortgage or sec	ured		
☐ Debtor 2 only	car loan)				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Oswego, I	L 60543		
MORTGAG E					
ACCOUNT OPENED 8/2006 First					
mortgage					
on residence at 130					
Laurie					
Date debt was incurred Lane,	Last 4 digits of account num	ber 4372			
2.4 Onomoin Ei	Describe the property that coourse	the eleim:	\$9 E20 00	¢4 500 00	¢7 020 00
2.4 Onemain Fi Creditor's Name	2003 Ford Escort	ille Claiill.	\$8,529.00	\$1,500.00	\$7,029.00
	2000 1 0.0 200011				
	As of the date you file, the claim is:	Chock all that			
Po Box 499	apply.	Officer all trial			
Hanover, MD 21076	Contingent				
Number, Street, City, State & Zip Code	Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as	mortgage or sec	ured		
Debtor 2 only	car loan)	mongage or sec	u. 0 u		
■ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)				

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			Document	age 22 of 33	
Debtor	1 Daniel Wil	son		Case number (if know)	
	First Name	Middle Name	Last Name		
Debtor	2 Lisa Wilso	n			
	First Name	Middle Name	Last Name		
		INSTALLME			
		NT			
		ACCOUNT			
		OPENED			
		8/2010 Car			
		loan for			
		2003 Ford		0440	
Date del	ot was incurred	Escort.	Last 4 digits of account number	8416	
If this Write the second of th	is the last page of that number here List Others to page only if you	of your form, add the dol Be Notified for a December to be notified.		here: \$198,509.00 \$198,509.00 ot that you already listed in Part 1. For example, if a collection agency and then list the collection agency here. Similarly, if you have more the	
	for any of the de Il out or submit t		rt 1, list the additional creditors here	re. If you do not have additional persons to be notified for any debts	in Part 1,
l N	lame Address	}			
	Bayview Loar	Servicing e Leon Blvd., 5th F		which line in Part 1 did you enter the creditor? 2.3	ŀ
	Coral Gables,	•	Last	t 4 digits of account number	
N	lame Address	,			
	apital Manag 98 1/2 Ogder	gement Services Li n St.	P On w	which line in Part 1 did you enter the creditor? 2.4	ļ
	Buffalo, NY 14		Last	t 4 digits of account number	
N	lame Address	;			
	lorthland Gro		On w	which line in Part 1 did you enter the creditor? 2.4	ļ
	Minneapolis,	-	Last	t 4 digits of account number	

		Document	Page	23 of 59		
Fill in	this information to identify your case	e:				
Debtor	Daniel Wilson					
	First Name	Middle Name	Last Name			
Debtor (Spouse		Middle Name	Last Name			
(Оройзе	, 3,					
United	States Bankruptcy Court for the: No	ORTHERN DISTRICT OF IL	LINOIS			
Case r	number					
(if known					☐ Check if th	is is an
					amended f	iling
∩ffic	ial Form 106E/F					
	edule E/F: Creditors W	ho Havo Uneocu	rad Cl	aime		40/45
	omplete and accurate as possible. Use Par				V claims List the	12/15
Schedul D: Credi he Con	cutory contracts or unexpired leases that or the G: Executory Contracts and Unexpired I iters Who Have Claims Secured by Proper tinuation Page to this page. If you have no (if known). List All of Your PRIORITY Unsections.	Leases (Official Form 106G). Do ty. If more space is needed, co information to report in a Part	o not include py the Part y	e any creditors with partially secured o you need, fill it out, number the entries	laims that are liste in the boxes on the	ed in Schedule he left. Attach
1.	Do any creditors have priority unsecured	claims against you?				
	■ No. Go to Part 2.					
	☐ Yes.					
Part 2:	List All of Your NONPRIORITY U	nsecured Claims				
3.	Do any creditors have nonpriority unsecu	red claims against you?				
	\square No. You have nothing to report in this par	t. Submit this form to the court wi	ith your other	schedules.		
	Yes.					
	List all of your nonpriority unsecured clair unsecured claim, list the creditor separately than one creditor holds a particular claim, list Part 2.	or each claim. For each claim list	ted, identify v	what type of claim it is. Do not list claims a	already included in	Part 1. If more
	Tartz.				Total cla	ıim
4.1	Barclays Bank Delaware	Last 4 digits of accou	nt number	1081	\$	5,186.00
	Nonpriority Creditor's Name					
	125 S West St Wilmington, DE 19801	When was the debt in	curred?			
	Number Street City State Zlp Code	As of the date you file	, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	Unliquidated				
	_					
	Debtor 1 and Debtor 2 only	☐ Disputed	V	l alaim.		
	☐ At least one of the debtors and another	Type of NONPRIORIT	Y unsecured	i ciaim:		
	☐ Check if this claim is for a communit debt	sy Student loans				
	Is the claim subject to offset?	☐ Obligations arising not report as priority cla		ration agreement or divorce that you did		
	■ No	☐ Debts to pension or	profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify	REVO	LVING ACCOUNT OPENED		
		— Other, Specify	10/200			
4.2	Capital One	Last 4 digits of accou	nt number	8273	\$	0.00
	Nonpriority Creditor's Name	NAII				
	701 East 60th Street Sioux Falls, SD 57104	When was the debt in	.curred?			

As of the date you file, the claim is: Check all that apply

Number Street City State Zlp Code

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	Nonpriority Creditor's Name 15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?			
4.5	Capital One Bank Usa N	Last 4 digits of account number	7801	\$	0.00
	☐ Yes	Other. Specify 12/20	DEVING ACCOUNT OPENED 02	_	
	■ No	☐ Debts to pension or profit-sharin			
	debt Is the claim subject to offset?	not report as priority claims	aration agreement or divorce that you did		
	☐ Check if this claim is for a community	☐ Student loans			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	Debtor 2 only	Unliquidated			
	■ Debtor 1 only	ப Contingent			
	Who incurred the debt? Check one.	☐ Contingent			
	15000 Capital One Dr Richmond, VA 23238 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim	s: Check all that apply		
4.4	Capital One Bank Usa N Nonpriority Creditor's Name	Last 4 digits of account number	7019	\$	0.00
	Yes	■ Other. Specify REVC	LVING ACCOUNT OPENED 8/2004	_	
	No	☐ Debts to pension or profit-sharin			
	Is the claim subject to offset?	not report as priority claims	aration agreement or divorce that you did		
	☐ Check if this claim is for a community debt	☐ Student loans			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	Debtor 2 only	Unliquidated			
	Debtor 1 only	00gom			
	Who incurred the debt? Check one.	☐ Contingent			
	Richmond, VA 23238 Number Street City State Zlp Code	As of the date you file, the claim	:s: Check all that apply		
	Nonpriority Creditor's Name 15000 Capital One Dr	When was the debt incurred?		Ψ	
4.3	Capital One Bank Usa N	Last 4 digits of account number	8190	\$	0.00
	Yes	■ Other. Specify REVO	LVING ACCOUNT OPENED 5/2008		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Is the claim subject to offset?	Obligations arising out of a sepa	aration agreement or divorce that you did		
	☐ Check if this claim is for a community debt	☐ Student loans			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ Debtor 2 only	Unliquidated			
	Debtor 1 only	- contingent			
	Who incurred the debt? Check one.	☐ Contingent			
Debto Debto	or 1 Daniel Wilson or 2 Lisa Wilson	2 commont i ago	Case number (if know)		

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	Yes	■ Other. Specify INSTA 6/200	ALLMENT ACCOUNT OPENED 7	_	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts		
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	☐ Check if this claim is for a community debt	☐ Student loans			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ Debtor 2 only	Unliquidated			
	Debtor 1 only	☐ Contingent			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	605 Munn Road Fort Mill, SC 29715	When was the debt incurred?			
4.7	Citifinancial Nonpriority Creditor's Name	Last 4 digits of account number	6902	\$	0.00
1		· · ·		_	
	☐ Yes	·	DLVING ACCOUNT OPENED 7/2005		
	■ No	not report as priority claims Debts to pension or profit-sharir	ng plans, and other similar debts		
	debt Is the claim subject to offset?		aration agreement or divorce that you did		
	☐ Check if this claim is for a community	☐ Student loans			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure			
	■ Debtor 2 only □ Debtor 1 and Debtor 2 only	■ Unliquidated□ Disputed			
	☐ Debtor 1 only ☐ Debtor 2 only	Lipliquidatad			
	Who incurred the debt? Check one.	☐ Contingent			
	Westerville, OH 43081 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Nonpriority Creditor's Name 800 Brooksedge Blvd.	When was the debt incurred?			
4.6	Chase Card	Last 4 digits of account number	4564	\$	2,998.00
	Yes	■ Other. Specify REVC	DLVING ACCOUNT OPENED 5/2011	_	
	■ No	☐ Debts to pension or profit-sharir			
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	☐ Check if this claim is for a community debt	☐ Student loans			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	Debtor 1 and Debtor 2 only	Disputed			
	☐ Debtor 2 only	Unliquidated			
	Debtor 1 only				
	Who incurred the debt? Check one.	☐ Contingent			

Nonpriority Creditor's Name

Schedule E/F: Creditors Who Have Unsecured Claims

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	Daniel Wilson Lisa Wilson	Doddinont	Case	number (if know)					
	605 Munn Road Fort Mill, SC 29715	When was the debt incurred?							
	Number Street City State Zlp Code	As of the date you file	, the claim is: Check a	all that apply					
	Who incurred the debt? Check one. ☐ Debtor 1 only	one.							
	☐ Debtor 2 only	Unliquidated							
	■ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORIT	Y unsecured claim:						
	☐ Check if this claim is for a community debt	☐ Student loans							
	Is the claim subject to offset?	Obligations arising on ot report as priority cla		eement or divorce that you did					
	■ No	Debts to pension or	profit-sharing plans, ar	nd other similar debts					
	Yes	Other. Specify	INSTALLMEN 12/2006	IT ACCOUNT OPENED					
4.9	Citifinancial	Last 4 digits of accou	nt number 1754		\$	0.00			
	Nonpriority Creditor's Name 605 Munn Road	When was the debt in	When was the debt incurred?						
-	Fort Mill, SC 29715 Number Street City State Zlp Code	As of the date you file							
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	Unliquidated							
	■ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORIT	Y unsecured claim:						
	☐ Check if this claim is for a community debt	☐ Student loans							
	Is the claim subject to offset?	Obligations arising on ot report as priority cla		eement or divorce that you did					
	■ No	Debts to pension or	profit-sharing plans, ar	nd other similar debts					
	Yes	Other. Specify	INSTALLMEN 2/2006	IT ACCOUNT OPENED					
4.10	Citifinancial	Last 4 digits of accou	nt number 9214		\$	0.00			
	Nonpriority Creditor's Name 605 Munn Road	When was the debt in	curred?						
	Fort Mill, SC 29715 Number Street City State Zlp Code	As of the date you file	, the claim is: Check a	all that apply					
	Who incurred the debt? Check one.	☐ Contingent							
	Debtor 1 only	_							
	Debtor 2 only	Unliquidated							
	■ Debtor 1 and Debtor 2 only	☐ Disputed							
	At least one of the debtors and another	Type of NONPRIORIT							
	☐ Check if this claim is for a community debt	☐ Student loans							
	Is the claim subject to offset?	not report as priority cla	ims	eement or divorce that you did					
	No	Debts to pension or	profit-sharing plans, ar	nd other similar debts					
	Yes	Other. Specify	INSTALLMEN	IT ACCOUNT OPENED					

1/2003

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Debtor Debtor	Daniel Wilson Lisa Wilson		Case number (if know)	
4.11	Citifinancial	Last 4 digits of account n	umber 6661	\$ 0.00
	Nonpriority Creditor's Name 605 Munn Road Fort Mill, SC 29715	When was the debt incurr		
	Number Street City State Zlp Code	As of the date you file, the	e claim is: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY ur	secured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	of a separation agreement or divorce that you did		
	No	Debts to pension or pro	fit-sharing plans, and other similar debts	
	Yes	Other. Specify	INSTALLMENT ACCOUNT OPENED 6/2009	
4.12	Equity LifeStyle Properties	Last 4 digits of account n	umber	\$ 1,282.33
	Nonpriority Creditor's Name Thousand Trails PO Box 640 Gautier, MS 39553	When was the debt incurr		
	Number Street City State Zlp Code	As of the date you file, the	e claim is: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another			
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of not report as priority claims		
	■ No	☐ Debts to pension or pro	fit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	unsecured credit	
4.13	Illinois Collection Se	Last 4 digits of account n	umber 4080	\$ 258.00
	Nonpriority Creditor's Name 8231 185th St Ste 100	When was the debt incurr	ed?	
	Tinley Park, IL 60487 Number Street City State Zlp Code	As of the date you file, the	claim is: Check all that apply	

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■ No
□ Debts to pension or profit-sharing plans, and other similar debts

□ Yes
■ Other. Specify

Collections for Wal- Mart

not report as priority claims

4.16 Portfolio Recovery Associates, LLC

Is the claim subject to offset?

Last 4 digits of account number

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did

9202

2,221.13

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Daniel Wilson Lisa Wilson	Case number (if know)						
Nonpriority Creditor's Name 120 Corporate Blvd. Norfolk, VA 23502	When was the debt incurred?						
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
Who incurred the debt? Check one.	☐ Contingent						
Debtor 1 only							
Debtor 2 only	Unliquidated						
■ Debtor 1 and Debtor 2 only	☐ Disputed						
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
☐ Check if this claim is for a community debt	☐ Student loans						
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
■ No	\square Debts to pension or profit-sharing plans, and other similar debts						
□ Yes	■ Other. Specify collections for Sam's Club	_					
Portfolio Recovery Associates, LLC	Last 4 digits of account number	\$	2,215.71				
Nonpriority Creditor's Name 120 Corporate Blvd. Norfolk, VA 23502	When was the debt incurred?	·					
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent						
Debtor 2 only	■ Unliquidated						
■ Debtor 1 and Debtor 2 only	☐ Disputed						
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
☐ Check if this claim is for a community debt	☐ Student loans						
Is the claim subject to offset?	$\hfill \square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
No	☐ Debts to pension or profit-sharing plans, and other similar debts						
Yes	■ Other. Specify collections for Capital One NA						
 Portfolio Recovery Associates, LLC	Last 4 digits of account number	\$	665.43				
Nonpriority Creditor's Name 120 Corporate Blvd.	When was the debt incurred?	·					
Norfolk, VA 23502 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
Who incurred the debt? Check one.							
Debtor 1 only	☐ Contingent						
Debtor 2 only	■ Unliquidated						
■ Debtor 1 and Debtor 2 only	☐ Disputed						
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
☐ Check if this claim is for a community	☐ Student loans						
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts						
☐ Yes	■ Other. Specify collections for Citibank NA (THD)						

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Debtor 1 Daniel Wilson Debtor 2 Lisa Wilson Case number (if know) 4.19 Portfolio Recovery Associates, 1,369.19 8152 Last 4 digits of account number LLC Nonpriority Creditor's Name 120 Corporate Blvd. When was the debt incurred? Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only Debtor 2 only Unliquidated ☐ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes collections for Lowes Other. Specify 4.20 Sears/Cbna 1,745.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6282 When was the debt incurred? Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ☐ Debtor 1 only Debtor 2 only Unliquidated ☐ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes unsecured debt Other. Specify 4.21 2,044.00 Sears/cbna 8143 Last 4 digits of account number \$ Nonpriority Creditor's Name When was the debt incurred? Po Box 6282 Sioux Falls, SD 57117

As of the date you file, the claim is: Check all that apply

Number Street City State Zlp Code

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6e.

6f

Total Claim

Student loans

Total. Add lines 6a through 6d.

0.00

0.00

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Debtor 1 Daniel Wilson Debtor 2 Lisa Wilson Case number (if know) **Total claims** Obligations arising out of a separation agreement or divorce that you did not report as priority claims from Part 2 6g. 0.00 6g. 6h. Debts to pension or profit-sharing plans, and other similar debts 6h. 0.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6i. 24,100.84 Total. Add lines 6f through 6i. 6j. 24,100.84

			311 1 day: 00 di 03	
Fill in this info	rmation to identify your	case:		
Debtor 1	Daniel Wilson			
	First Name	Middle Name	Last Name	
Debtor 2	Lisa Wilson			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for				
2.1 Equity LifeStyle Properties Thousand Trails PO Box 640 Gautier, MS 39553	Membership. Debtors are abandoning all right, title and interest in and to said asset and any executory contracts associated therewith in full satisfaction of any claim. Neither the debtor nor the trustee shall make any payments to the creditor.				

		Docume	ent Page 34 d	of 59
Fill in this in	nformation to identify your	case:		
Debtor 1	Daniel Wilson			
DODIOI 1	First Name	Middle Name	Last Name	
Debtor 2	Lisa Wilson			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numbe	r			
(if known)				☐ Check if this is an
				amended filing
O.(;;)	- 40011			
	Form 106H			
Schedu	ıle H: Your Cod	ebtors		12/15
our name a	nd case number (if known)	. Answer every question		to this page. On the top of any Additional Pages, write
1. Do yo	u have any codebtors? (If	you are filing a joint case,	do not list either spous	e as a codebtor.
■ No				
☐ Yes				
				ry? (Community property states and territories include
Arizona,	California, Idaho, Louisiana	, Nevada, New Mexico, Pu	erto Rico, Texas, Wash	nington, and Wisconsin.)
■ No. G	o to line 3.			
	Did your spouse, former spo	use, or legal equivalent live	e with you at the time?	
3. In Colur	nn 1, list all of your codeb	tors. Do not include your	spouse as a codebto	r if your spouse is filing with you. List the person showr
				sure you have listed the creditor on Schedule D (Officia
	Column 2.	i Form 106E/F), or Sched	iule G (Official Form 1	06G). Use Schedule D, Schedule E/F, or Schedule G to
Co	olumn 1: Your codebtor			Column 2: The creditor to whom you owe the debt
	me, Number, Street, City, State and Z	IP Code		Check all schedules that apply:
3.1				☐ Schedule D, line
Na	me			☐ Schedule E/F, line
				☐ Schedule G, line
Nu	mber Street			_
Cit	у	State	ZIP Code	
				D
3.2 Na	me			Schedule D, line
INA	ino .			☐ Schedule E/F, line
				☐ Schedule G, line
Nu Cit	mber Street y	State	ZIP Code	

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Fill				
Deb	otor 1 Daniel Wilso	on		
	otor 2 Lisa Wilson			
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS	
	e number		_	Check if this is:
(If kn	own)			☐ An amended filing
				A supplement showing postpetition chapter 13 income as of the following date:
<u>O</u>	fficial Form 106I			MM / DD/ YYYY
Be a supp sport	olying correct information. If you use. If you are separated and you have separated and you have to this form.	sible. If two married peo are married and not fili ir spouse is not filing w	ng jointly, and your spouse is li ith you, do not include informat	12/1 and Debtor 2), both are equally responsible for ving with you, include information about your ion about your spouse. If more space is needed, d case number (if known). Answer every questic
Be a	is complete and accurate as possolying correct information. If you use. If you are separated and you ch a separate sheet to this form.	sible. If two married peo are married and not fili ir spouse is not filing w	ng jointly, and your spouse is li ith you, do not include informat	and Debtor 2), both are equally responsible for ving with you, include information about your ion about your spouse. If more space is needed
Be a sup spo atta	s complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment Fill in your employment	sible. If two married pec are married and not fili ir spouse is not filing w On the top of any additi	ng jointly, and your spouse is li ith you, do not include informat ional pages, write your name an	and Debtor 2), both are equally responsible for ving with you, include information about your ion about your spouse. If more space is needed d case number (if known). Answer every questic
Be a sup spo atta	is complete and accurate as possolying correct information. If you use, if you are separated and you ch a separate sheet to this form. The Describe Employment information. If you have more than one job, attach a separate page with information about additional	sible. If two married peo are married and not fili ir spouse is not filing w	ng jointly, and your spouse is li ith you, do not include informational pages, write your name an	and Debtor 2), both are equally responsible for ving with you, include information about your ion about your spouse. If more space is needed d case number (if known). Answer every questice
Be a sup spo atta	is complete and accurate as possolying correct information. If you use, if you are separated and you ch a separate sheet to this form. It : Describe Employment information. If you have more than one job, attach a separate page with	sible. If two married pec are married and not fili ir spouse is not filing w On the top of any additi	ng jointly, and your spouse is li ith you, do not include informat ional pages, write your name an Debtor 1 Employed	and Debtor 2), both are equally responsible for ving with you, include information about your ion about your spouse. If more space is needed d case number (if known). Answer every question Debtor 2 or non-filing spouse Employed
Be a sup spo atta	is complete and accurate as possolying correct information. If you use, if you are separated and you ch a separate sheet to this form. The Describe Employment information. If you have more than one job, attach a separate page with information about additional	sible. If two married pec are married and not fili ir spouse is not filing w On the top of any additi	ng jointly, and your spouse is lift you, do not include informational pages, write your name an Debtor 1 Employed Not employed	and Debtor 2), both are equally responsible for ving with you, include information about your ion about your spouse. If more space is needed d case number (if known). Answer every question Debtor 2 or non-filing spouse Employed
Be a sup spo atta	s complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. The Describe Employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or	sible. If two married pec are married and not fili ir spouse is not filing w On the top of any additi Employment status	ng jointly, and your spouse is lift you, do not include informational pages, write your name and Debtor 1 Employed Not employed Electrician	and Debtor 2), both are equally responsible for ving with you, include information about your ion about your spouse. If more space is needed d case number (if known). Answer every question Debtor 2 or non-filing spouse Employed

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- 3. Estimate and list monthly overtime pay.
- 4. Calculate gross Income. Add line 2 + line 3.

		For Debtor 1		For Debtor 2 or non-filing spouse		
2.	\$	8,002.30	\$	0.00		
3.	+\$	0.00	+\$_	0.00		
4.	\$	8,002.30	\$_	0.00		

Official Form 106I Schedule I: Your Income page 1

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	otor 1 otor 2	Daniel Wilson Lisa Wilson		(Case	number (<i>if known</i>)			
					For	Debtor 1		Debtor 2 or a-filing spouse	e
	Cop	by line 4 here	. 4.		\$	8,002.30	\$	0.0	0
5.	List	all payroll deductions:							
-	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	2,460.27	\$	0.0	0
	5b.	Mandatory contributions for retirement plans	5b		$^{\bullet}_{\$}$	0.00	\$_	0.0	
	5c.	Voluntary contributions for retirement plans	5c		<u>\$</u> —	0.00	\$_	0.0	
	5d.	Required repayments of retirement fund loans	5d		\$	0.00	\$_	0.0	
	5e.	Insurance	5e) .	\$	0.00	\$	0.0	
	5f.	Domestic support obligations	5f.		\$	0.00	\$	0.0	0
	5g.	Union dues	5g	J.	\$	736.58	\$	0.0	0
	5h.	Other deductions. Specify:	5h	1.+	\$	0.00	+ \$	0.0	0
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	3,196.85	\$	0.0	0
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	4,805.45	\$	0.0	0
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	a	\$	0.00	\$	1,020.0	nn
	8b.	Interest and dividends	8b		<u>\$</u> —	0.00	\$-	0.0	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			* \$	0.00	\$	0.0	
	8d.	Unemployment compensation	8d		<u>*</u> —	0.00	\$_	0.0	
	8e.	Social Security	8e) .	\$	0.00	\$	0.0	
	8f. 8g. 8h.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	8f. 8g	J.	\$ \$ \$	0.00 0.00 0.00	\$ \$ + \$	0.0 0.0 0.0	0
	011.	outer montally meeting.		 	Ψ	0.00	` <u> </u>	0.0	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	0.00	\$_	1,020.	00
10	Cal	culate monthly income. Add line 7 + line 9.	10.	•		4,805.45 + \$	4.0	020.00 = \$	E 02E 4E
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ъ_		4,603.43 ⁺ Ψ_	1,0	<u> </u>	5,825.45
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Sched ude contributions from an unmarried partner, members of your household, yer friends or relatives. not include any amounts already included in lines 2-10 or amounts that are ricify:	our dep			. •			0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The te that amount on the Summary of Schedules and Statistical Summary of Cellies						e. 12. \$	5,825.45
13.	Do	you expect an increase or decrease within the year after you file this fo	rm?					Comb	oined hly income
		No. Yes. Explain:							

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Fill	in this information to identify your case:					
Deb	otor 1 Daniel Wilson			Check	if this is:	
	btor 2 Lisa Wilson			_ A		ving postpetition chapter the following date:
(Spo	ouse, if filing)				s expenses as or	the following date.
Unit	ted States Bankruptcy Court for the: NORTHE	ERN DISTRICT OF ILLING	OIS	N	IM / DD / YYYY	
	se number nown)					
	fficial Form 106J					
Be	chedule J: Your Expensions as complete and accurate as possible. ormation. If more space is needed, attacember (if known). Answer every question	If two married people ar				
	t 1: Describe Your Household					
1.	Is this a joint case? ☐ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separa	ite household?				
	■ No □ Yes. Debtor 2 must file Officia	al Form 106J-2, <i>Expense</i> s	s for Separate House	ehold of Debto	or 2.	
2.	Do you have dependents? ■ No					
	Do not list Debtor 1 Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state the dependents names.					□ No □ Yes □ No □ Yes □ No □ Yes □ No
3.	Do your expenses include expenses of people other than yourself and your dependents?	· - -				☐ Yes
Est	Estimate Your Ongoing Monthly timate your expenses as of your bankrupterses as of a date after the bankruptcy plicable date.	ptcy filing date unless y				
the	elude expenses paid for with non-cash g value of such assistance and have incl ficial Form 106l.)				Your expe	enses
4.	The rental or home ownership expense payments and any rent for the ground or		nclude first mortgage	4. \$		1,600.00
	If not included in line 4:					
	4a. Real estate taxes4b. Property, homeowner's, or renter's			4a. \$ 4b. \$		0.00
	4c. Home maintenance, repair, and up4d. Homeowner's association or cond			4c. \$ 4d. \$		150.00 0.00
5.	Additional mortgage payments for you		me equity loans	5. \$		0.00

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	Debtor 1 Debtor 2			Case num	ber (if known)		
6b. Water, sewer, garbage collection 6b. 106,00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. 246,00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. 246,00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. 260,00 6c. Telephone, cell phone, Internet, satellite, and cable services 7. 600,00 6c. Toldring, laundry, and dry cleaning 9. 250,00 9c. Clothing, laundry, and dry cleaning 9. 250,00 10. 9c. Service and children's education costs 10. 9c. Service and services 11. 9c. Service 120,00 11. 9c. Service 11. 9c. Service 120,00 120	6. Util	ities:					
6c. Telephone, cell phone, Internet, satellite, and cable services 6c. 5 246.00	6a.	Electricity,	, heat, natural gas	6a.	\$	170.00	
6d. Other. Specify: Food and housekeeping supplies 7. \$ \$ \$ \$ \$ \$ \$ \$ \$	6b.	Water, sev	wer, garbage collection	6b.	\$	106.00	
Food and housekeeping supplies 7. \$ \$ \$ \$ \$ \$ \$ \$ \$	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	246.00	
	6d.	Other. Spe	ecify:	6d.	\$	0.00	
9. Clothing, laundry, and dry cleaning 9. \$ 250.00 10. Personal care products and services 10. \$ 150.00 11. Medical and dental expenses 11. \$ 150.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$ 450.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 100.00 14. Charitable contributions and religious donations 14. \$ 650.00 15. Insurance. \$ 0.00 155. Health insurance deducted from your pay or included in lines 4 or 20. 155. \$ 0.00 156. Vehicle insurance 156. \$ 0.00 156. Vehicle insurance. Specify: 16. \$ 0.00 156. Vehicle insurance. Specify: 16. \$ 0.00 157. Installment or lease payments: 172. \$ 0.00 158. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$ 0.00 \$ 0.00 159. Car payments for Vehicle 1 17a. \$ 0.00 \$ 0.00 <	7. Fo c	od and house	ekeeping supplies	7.	\$	600.00	
10. Personal care products and services	8. Chi	Idcare and o	children's education costs	8.	\$	0.00	
11. Medical and dental expenses 11. \$ 120.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 450.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 100.00 14. Charitable contributions and religious donations 14. \$ 650.00 15. Insurance. 70.00 150.00 15b. Health insurance 15b. \$ 0.00 15b. Health insurance. 15c. \$ 0.00 15b. Health insurance. Specify: 15c. \$ 0.00 15c. Vehicle insurance. Specify: 16. \$ 0.00 15c. Vehicle insurance. Specify: 16. \$ 0.00 15c. Specify: 17c. \$ 0.00 17c. Car payments for Vehicle 1 17c. \$ 0.00 17c. Ot	9. Clo	thing, laund	lry, and dry cleaning	9.	\$	250.00	
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22c. Add line 22a and 22b. The result is your monthly expenses.						5,328.00	
, , , , , , , , , , , , , , , , , , ,	22b	. Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$		
23. Calculate your monthly net income.	22c	. Add line 22	a and 22b. The result is your monthly expenses.		\$	5,328.00	
· · · · · · · · · · · · · · · · · · ·	23. Cal	culate your	monthly net income.				
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 5,825.45	23a	. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	5,825.45	
23b. Copy your monthly expenses from line 22c above. 23b\$ 5,328.00	23b	. Copy your	r monthly expenses from line 22c above.	23b.	-\$	5,328.00	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . 23c. \$ 497.45	23c			23c.	\$	497.45	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	For e	example, do yo lification to the	ou expect to finish paying for your car loan within the year or do you expect your me			or decrease because of a	
☐ Yes. Explain here:		Yes.	Explain here:				

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Fill in this info	ormation to identify your	case:		
Debtor 1	Daniel Wilson	<u></u>		
	First Name	Middle Name	Last Name	
Debtor 2	Lisa Wilson			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fo	rm 106Dec			
Declara	tion About a	n Individua	l Debtor's Sche	edules 12/15
Si	gn Below			
Did you p	pay or agree to pay some	one who is NOT an att	orney to help you fill out bank	nkruptcy forms?
■ No				
☐ Yes.	Name of person			th Bankruptcy Petition Preparer's Notice, Declaration, ignature (Official Form 119).
	nalty of perjury, I declare are true and correct.	that I have read the su	mmary and schedules filed w	with this declaration and
x /			x_Sust	x) Wilson
	el Wilson		Lisa Wilson	
Signat	ture of Debtor 1		Signature of Deb	edioi z
Date	1/13/16		Date/ <i>[</i>	(13/16

Cillia.	this inform	nation to identify your	case:			
·						
Debtor	r 1	Daniel Wilson First Name	Middle Name	Last Name		
Debto	r 2	Lisa Wilson		L (N-m-		
(Spouse	if, filing)	First Name	Middle Name	Last Name		
United	l States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
	number _				□ Ch	eck if this is an
(if knowi	n)				am	ended filing
Offic	cial Fo	orm 107	Affairs for Individu	ials Filing for Ba	nkruptcv	12/15
Stat	ement	of Financial P	Midit's for illustrate	als I lilig for Bo	equally responsible for sup	olving correct
inform	nation. If r	and accurate as possit nore space is needed, a n). Answer every ques	ole. If two married people are attach a separate sheet to the tion.	e filing together, both are the his form. On the top of any	additional pages, write you	r name and case
Part 1	1: Give	Details About Your Ma	rital Status and Where You l	_ived Before		
1. V	Vhat is you	ır current marital statu	s?			
I	■ Married					
2. D	Ouring the	last 3 years, have you	lived anywhere other than w	here you live now?		
	■ No □ Yes. L	iet all of the places you li	ived in the last 3 years. Do not	t include where you live now	ı.	
_		Prior Address:	Dates Debtor 1	Debtor 2 Prior Ad		Dates Debtor 2 lived there
3. V	Within the	last 8 years, did you ev		al equivalent in a commun	nity property state or territor	y? (Community property Visconsin.)
states	and territo	ories include Arizona, Ca	ifornia, Idaho, Louisiana, Nev	ada, New Mexico, Puerto N	oo, roxao, rraog.c.r a	,
!	■ No □ Yes.N	lake sure vou fill out <i>Sch</i>	nedule H: Your Codebtors (Off	ficial Form 106H).		
		ain the Sources of You				
Part						
		dal amount of income Vo	nployment or from operating ou received from all jobs and a have income that you receive	III DUSIIIESSES, IIICIUUIIIG PUI	thine detirine	ndar years?
ı	□ No					
Ī		Fill in the details.		`		
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of Income Check all that apply.	Gross income (before deductions and exclusions)
Fror	m January date vou fi	1 of current year until iled for bankruptcy:	■ Wages, commissions, bonuses, tips	\$4,001.15	☐ Wages, commissions, bonuses, tips	\$600.00
			☐ Operating a business		Operating a business	
			observed a secured			

Debtor 1 Debtor 2	Dan	ise 16-0 iel Wilson Wilson		Doc 1	Filed 01/13/ Document		ge 41 of 59	3/16 11:52:39	Desc	c Main
	LISE	Wilson			of income that apply.	Gross i (before exclusio	deductions and ins)	Debtor 2 Sources of Inco	iply.	Gross income (before deductions and exclusions)
For last (Januar)	calend y 1 to E	ar year: lecember 3	1, 2015)	■ Wage bonuses,	s, commissions, tips		\$96,000.00	☐ Wages, comr bonuses, tips	nissions,	\$14,000.00
				☐ Opera	iting a business			Operating a b	ousiness	
For the (Januar	calend y 1 to E	ar year befo December 3	ore that: 1, 2014)	■ Wage	s, commissions, tips		\$110,000.00	☐ Wages, combonuses, tips	missions,	\$4,000.00
				☐ Opera	ating a business			Operating a	ousiness	
une gan	mployn abling a each s No	nent, and oth nd lottery wi	ner public be nnings. If you	enefit paym ou are filing	ents; pensions; rer a joint case and ye	ou have in	come that you re	alimony; child supp nds; money collecte ceived together, list that you listed in li	it only once	
				Debtor 1 Sources Describe	of income		income deductions and ons)	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
Part 3:	List	Certain Pa	/ments You	ı Made Be	fore You Filed for	Bankrupt	tcy			
		Debtor 1's	or Debtor	2's debts p Debtor 2 h	wimorily concume	er debts? umer deb	ts. Consumer de	bts are defined in 1	1 U.S.C. § 1	01(8) as "incurred by an
		Пы	Co to line	7				otal of \$6,225* or mo		
		☐ Yes	List below	each credi	not include payme	ents for dol this hankr	mestic support of untcy case.	e in one or more pa bligations, such as o on or after the date	illa cappo.	d the total amount you t and alimony. Also, do ent.
=	Yes.	Dobtor 1	r Debtor 2	or both ha	eve primarily cons	umer deb	ots.	otal of \$600 or more		
		■ No. □ Yes	include pa	each cred	itor to whom you pard domestic support ankruptcy case.	aid a total obligations	of \$600 or more a s, such as child s	and the total amoun upport and alimony	it you paid t . Also, do n	hat creditor. Do not ot include payments to
c	reditor	's Name an	d Address		Dates of paym	ent	Total amount paid	Amount you still owe	Was this	s payment for
In: co ind	siders in rporation cluding	nclude your	relatives; ar	y general	partners; relatives c	or arry gen	erai partifers, par	owed anyone wh tnerships of which y ore of their voting se yments for domestic	curities: an	nsider? eneral partner; d any managing agent, oligations, such as child
=	l No									
□ It		List all pay S Name and		insider	Dates of paym	nent	Total amount paid		Reason	for this payment
52	r obsymitáliani	100111001111001110011001		O	toment of Einancial A	Affaire for h	ndividuals Filino fo	r Bankruptcy		page

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		Case 16-00968	Doc 1	Filed 01/13/16 Document	Page 42 of 5		9 Desc N	1ain
Debto Debto		Lisa Wilson			Ca	se number (if known)		
	5 _	in 1 year before you filed for ler? de payments on debts guaran			yments or transfer	any property on acc	ount of a debt	that benefited an
] []	No Yes. List all payments to an ir	nsider	Dates of payment	Total amount	Amount you	Reason for thi	s payment
0.00	Insi	der's Name and Address			paid	still owe	Include credito	rs name
Part	4:	Identify Legal Actions, Rep	possession	s, and Foreclosures				
	iet	nin 1 year before you filed fo all such matters, including per difications, and contract dispute	Sonai nijury	cy, were you a party in a cases, small claims acti	any lawsuit, court a ons, divorces, collec	action, or administra ction suits, paternity a	ctions, support	or custody
		No						
		Yes. Fill in the details.		Nature of the case	Court or agend	· y	Status of the	case
	Ca	se title se number					had etteched	seized or levied?
10.	Wit Che	hin 1 year before you filed fo eck all that apply and fill in the	or bankrupto details belov	cy, was any of your pro w.	pperty repossessed	i, foreclosed, garnis	ned, aπacned,	seizeu, or levieur
		No	-1					
		Yes. Fill in the information be editor Name and Address	elow.	Describe the Proper	ty	Date		Value of the property
	CI	editor Name and Address		Explain what happe				
	ace	thin 90 days before you filed counts or refuse to make a p No Yes. Fill in the details. reditor Name and Address	ayment boo	Describe the action	the creditor took	Date taker	action was	Amount
12.	Wi	ithin 1 year before you filed f urt-appointed receiver, a cu	for bankrup stodian, or	tcy, was any of your pr another official?	operty in the poss	ession of an assigne	e for the bene	ili di Cieditois, a
		No						
			tributions					
Pa	rt 5	List Certain Gifts and Co	Microalions	the did you give any	gifts with a total Vi	alue of more than \$6	00 per person	?
13.	W	•	i for bankru	iptcy, did you give any	gillo with a sound			
	Ξ		ach gift.		walkamban ngapanban ngapan (Manahara (Calaban))	emmerenski insk	s you gave	Value
	F	Sifts with a total value of mo per person		0 Describe the g	jifts		gifts	
		Person to Whom You Gave t Address:						teno to any charify
14	W	/ithin 2 years before you file ■ No □ Yes. Fill in the details for e			gifts or contributi			Value
	ä	Gifts or contributions to cha more than \$600 Charity's Name Address (Number, Street, City, Stat	rities that t	otal Describe wha	t you contributed		es you tributed	Value
P	art	6: List Certain Losses						
15	. \	Within 1 year before you filed	d for bankru	iptcy or since you filed	for bankruptcy, di	d you lose anything	because of the	eft, fire, other page

	Case 16-00968 Doc 1	Filed 01/13/16 Entered 01/1 Document Page 43 of 59		esc Main
ebtor Debtor			e number (if known)	
di	saster, or gambling?			
	No			
	Yes. Fill in the details.			
D h	ow the loss occurred Inc	scribe any insurance coverage for the loss lude the amount that insurance has paid. List ading insurance claims on line 33 of Schedule		Value of property lost
5.0		perty		
	List Certain Payments or Transfers			
	fithin 1 year before you filed for bankruptcy onsulted about seeking bankruptcy or prepictude any attorneys, bankruptcy petition prep			
	Yes. Fill in the details.	A STATE OF THE STA	y Date payment	Amount of
/	Person Who Was Paid Address Email or website address	Description and value of any proper transferred	y Bate payment or transfer wa made	
(Person Who Made the Payment, if Not You 001 Debtorcc, Inc. 372 Summit Ave. Jersey City, NJ 07306	15.00	9-14-15	\$0.00
n	Vithin 1 year before you filed for bankrupto promised to help you deal with your credito not include any payment or transfer that you	ors or to make payments to your orcanore.	,	
	Yes. Fill in the details.	Description and value of any proper	ty Date payment	Amount of
	Person Who Was Paid Address	transferred	or transfer wa made	s payment
t ! !!	Within 2 years before you filed for bankrup transferred in the ordinary course of your builded both outright transfers and transfers multiple and transfers that you have alreaded No ✓ Yes. Fill in the details.	nade as security (such as the granting of a se	curity interest or mortgage o	n your property). Do not
	Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or de paid in exchange	Date transfer was
	Person's relationship to you			
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-pi	ptcy, did you transfer any property to a se rotection devices.)	lf-settled trust or similar d	evice of which you are a
	■ No □ Yes. Fill in the details:			
	Name of trust	Description and value of the prope	rty transferred	Date Transfer was made

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		Case 16-00968 Doc 1	Filed 01/13/10			sc Main
Debto Debto	_	Daniel Wilson Lisa Wilson	Document	Page 44 of 5	se number (if known)	
		List of Certain Financial Accounts, Inst	ruments. Safe Deposi	t Boxes, and Stora	ge Units	
Part 8	3:	List of Certain Financial Accounts, inst	ramonto, em e e e e		to bold in your name or for	vour henefit closed.
S	old, ıclu ous -	in 1 year before you filed for bankruptcy moved, or transferred? de checking, savings, money market, or les, pension funds, cooperatives, assoc	r other financial accou	nts; certificates of	ents neid in your name, or loi	dit unions, brokerage
. F		No Yes. Fill in the details.				
	Nam Add Code	ne of Financial Institution and Iress (Number, Street, City, State and ZIP.))	Last 4 digits of account number	Type of account instrument	closed, sold, moved, or transferred	Last balance before closing or transfer
21. E	o y ash	ou now have, or did you have within 1 y n, or other valuables?	ear before you filed fo	r bankruptcy, any	safe deposit box or other dep	ository for securities,
!		No Yes. Fill in the details.	1.00	- 1947 Strategick Berger (1948)	escribe the contents	Do you still
	Add	ne of Financial Institution Iress (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)	Street, City,		have it?
22. l	Have	e you stored property in a storage unit o	or place other than you	r home within 1 ye	ear before you filed for bankru	iptcy
 		No Yes. Fill in the details.				Do you still
	Nar Add	me of Storage Facility dress (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		escribe the contents	have it?
		Identify Property You Hold or Control		(A.1.1202) (A.1.1.) (A.1.1.12) (A.1.12)		
Part 23.	Do y	you hold or control any property that so someone.	meone else owns? Inc	clude any property	you borrowed from, are stori	ng for, or hold in trust
		No				
	Ow Ad	Yes. Fill in the details. vner's Name Idress (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City Code)	Table 1 (1981) 1 (198	Describe the property	Value
Par	10	Give Details About Environmental Inf	formation			
		purpose of Part 10, the following definit				
	<i>En</i> v	vironmental law means any federal, statuic substances, wastes, or material into	e, or local statute or re the air, land, soil, surf	or material.		
	Site	e means any location, facility, or proper	ty as defined under an	y environmental la		
	haz	own, operate, or utilize it, including disp zardous material means anything an en zardous material, pollutant, contaminan	t, or similar term.			toxic substance,
Rep	ort :	all notices, releases, and proceedings t	hat you know about, re	egardless of when	they occurred.	
24.	Ha	s any governmental unit notified you th	at you may be liable o	potentially liable	under or in violation of an env	/Ironmental law?
		No				
		Yes. Fill in the details.	Governmental	unit	Environmental law, if you	Date of notice
		ame of site ddress (Number, Street, City, State and ZIP Code)		r, Street, City, State and		

Case 16-00968 Doc 1 Filed 01/13/16 Entered 01/13/16 11:52:39 Desc Main Debtor 1 Debtor 2 Daniel Wilson Case number (if known)

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Det	otor 1	Case 16-00968 Doc 1	Document Page 46 of 59	
	tor 2	Lisa Wilson	Case	e number (if known)
25.	Have	you notified any governmental unit of	any release of flazardous flateriar.	
		No		
		Yes. Fill in the details.		Environmental law if you Date of notice
		ne of site		Environmental law, if you Date of notice know it
	Add	Iress (Number, Street, City, State and ZIP Code)	ZIP Code)	
		been a porty in any judicial or adn	ninistrative proceeding under any environn	nental law? Include settlements and orders.
26.	Have	e you been a party in any judicial of dail	milional days processing	
		No		
		Yes. Fill in the details.		ure of the case Status of the
	, , , , , , , , , , , ,	se Title	Court or agency Nat Name	case
	Cas	se Number	Address (Number, Street, City, State and ZIP Code)	
	21111			
Pa	rt 11:	Give Details About Your Business or		
27.	Wiff	hin 4 years before you filed for bankrup	tcy, did you own a business or have any of	the following connections to any business?
21.	****	☐ A sole proprietor or self-employed i	in a trade, profession, or other activity, eith	er full-time or part-time
			pany (LLC) or limited liability partnership (l	
			,,	
		☐ A partner in a partnership	the of a company tion	
		☐ An officer, director, or managing ex		
		☐ An owner of at least 5% of the votir	ng or equity securities of a corporation	
		No. None of the above applies. Go to	Part 12.	
		Yes. Check all that apply above and fil	ll in the details below for each business.	
	В	isiness Name	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	Ac	Idress Imber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	
	(NL	imber, Street, City, Said and Ell		Dates business existed
	Li	ttle Angels Daycare	In Home Day Care	EIN:
	13	30 Laurie Lane		From-To ongoing
	——	swego, IL 60543		
•	VA.C.	this 2 years before you filed for bankrur	otcy, did you give a financial statement to a	nyone about your business? Include all financial
28	. vvi ins	titutions, creditors, or other parties.	,	
	_			
		No Yes. Fill in the details below.		
		ame	Date Issued	
	Δ	ddroee		
	:(N	umber, Street, City, State and ZIP Code)	William who save and correct that the William Co.	
P	art 12	2: Sign Below		
11	nave i	read the answers on this Statement of F	inancial Affairs and any attachments, and	declare under penalty of perjury that the answers obtaining money or property by fraud in connectio
			a false statement, concealing property, or o \$250,000, or imprisonment for up to 20 years.	
18	itn a i 3 U.S.	C. §§ 152, 1341, 1519, and 3571.	114 - 1110an	
			Gusa Mile	2010_
	Danie	Wilson	Lisa Wilson	
5	Signa	ture of Debtor 1	Signature of Debtor 2	
ī	Date	1/13/16	Date	
_			ment of Financial Affairs for Individuals Fil	ing for Bankruptcy (Official Form 107)?
	id yo: I No	u attacii additional pages to <i>1001</i> Statel		
	■ No] Yes			
		Form 107 Stat	ement of Financial Affairs for Individuals Filing fo	r Bankruptcy

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

the application and notified of the Date:	e right to appear in court to object.
Signed:	
/s/ Daniel Wilson	/s/ C David Ward
Daniel Wilson	C David Ward
	Attorney for the Debtor(s)
/s/ Lisa Wilson	•
Lisa Wilson	
Debtor(s)	
Do not sign this agreement if the	amounts are blank.
	Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In		iel Wilson Wilson			Case No.			
		***************************************		Debtor(s)	Chapter	13		
		DISCI	LOSURE OF COMPE	NSATION OF ATTOI	RNEV FOR DE	TRTOR(S)		
	ъ.					` ,		
1.	compensa	resuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that impensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For	legal services, l	have agreed to accept		\$	4,000.00		
	Prio	r to the filing o	f this statement I have received		\$	0.00		
	Bala	nce Due			\$	4,000.00		
2. T	The source	ce of the compe	ensation paid to me was:					
		Debtor [Other (specify):					
3.	The source	ce of compensa	tion to be paid to me is:					
		Debtor [Other (specify):					
4.	■ I hav	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
			re the above-disclosed compensa nt, together with a list of the nar				aw firm. A	
5.	In return	return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	b. Prepa c. Repre	ration and filin	or's financial situation, and rende g of any petition, schedules, state debtor at the meeting of creditoneeded]	ement of affairs and plan which	n may be required;	-	cruptcy;	
5.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:							
				CERTIFICATION				
this		hat the foregoing.	ng is a complete statement of any	y agreement or arrangement for	payment to me for re	presentation of the d	ebtor(s) in	
Date		/s/ C David Ward C David Ward Signature of Attorne						
				C. David Ward				
				1480 N. Orchard Aurora, IL 60506				
				(630) 585-3164 F	Fax: 630-551-7131			
				cdward1945@yal	hoo.com			
				Trance of tare fille				

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United States Bankruptcy Court Northern District of Illinois

T	Daniel Wilson			
In re	Lisa Wilson		Case No.	
		Debtor(s)	Chapter	13
	V	ERIFICATION OF CREDITOR M	ATRIX	
		Number of	Number of Creditors:	
	(our) knowledge.	s) hereby verifies that the list of credite	ors is true and	correct to the best of my
Date:	1/13/16	Daniel Wilson		
		Signature of Debtor		
Date:	1/13/16	_ Gioa Male	Son	
	,	Lisa Wilson		·

Signature of Debtor

Barclays Bank Delaware 125 S West St Wilmington, DE 19801

Bayview Loan Servicing 4425 Ponce De Leon Blvd., 5th Floor Coral Gables, FL 33146

Capital Management Services LP 698 1/2 Ogden St. Buffalo, NY 14206-2317

Capital One 701 East 60th Street Sioux Falls, SD 57104

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Chase Card 800 Brooksedge Blvd. Westerville, OH 43081

Citifinancial 605 Munn Road Fort Mill, SC 29715

Equity LifeStyle Properties Thousand Trails PO Box 640 Gautier, MS 39553

Frd Motor Cr Po Box Box 542000 Omaha, NE 68154

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Keybank Usa PO Box 94825 Cleveland, OH 44101 M & amp; T Bank 1 Fountain Plz Buffalo, NY 14203

Mchenry Svbk 353 Bank Drive Mc Henry, IL 60051

Northland Group Inc. PO Box 390905 Minneapolis, MN 55439

Onemain Fi Po Box 499 Hanover, MD 21076

Portfolio Recovery Associates, LLC 120 Corporate Blvd. Norfolk, VA 23502

Sears/Cbna PO Box 6282 Sioux Falls, SD 57117

Webbank/dfs Po Box 81607 Austin, TX 78708